

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Rolf E. Zwahlen  
Margaretha H. Zwahlen  
Debtors

Case No. 17-03426-HWV  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: LyndseyPr  
Form ID: pdf010

Page 1 of 2  
Total Noticed: 30

Date Rcvd: Oct 06, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 08, 2017.

4958706 +AT&T, 4920 Jonestown Road, Harrisburg, PA 17109-1703  
4958705 American Express, P.O. Box 297879, Fort Lauderdale, FL 33329-7879  
4958708 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, P.O. Box 982236, El Paso, TX 79998-2236)  
4958707 Bank of America, P.O. Box 31785, Tampa, FL 33631-3785  
4958709 Chase, Amazon Prime, P.O. Box 15123, Wilmington, DE 19850-5123  
4958710 +Citi Bank, Best Buy Credit Services, P.O. Box 790441, Saint Louis, MO 63179-0441  
4958711 Citi Cards, Home Depot, P.O. Box 790345, Saint Louis, MO 63179-0345  
4958712 Comenity Bank, New York & Company, P.O. Box 182125, Columbus, OH 43218-2125  
4958713 Comenity Bank, Loft, P.O. Box 182125, Columbus, OH 43218-2125  
4958714 +Comenity Capital Bank, PayPal Credit, P.O. Box 5138, Timonium, MD 21094-5138  
4958715 Comenity Capital Bank, P.O. Box 183043, Columbus, OH 43218-3043  
4958716 Great Lakes, P.O. Box 7860, Madison, WI 53707-7860  
4958717 +Isreal Discount Bank, Greensky, P.O. Box 29429, Atlanta, GA 30359-0429  
4958719 MSHMC Physicians Group, Billing Services, P.O. Box 854, Hershey, PA 17033-0854  
4958718 Macy's American Express, P.O. Box 8052, Mason, OH 45040-8052  
4958722 PS Milton S. Hershey Medical Center, Patient Financial Svcs Dept., P.O. Box 854, MC A410, Hershey, PA 17033-0854  
4958723 Quest Diagnostics, P.O. Box 740775, Cincinnati, OH 45274-0775  
4958724 Santander Bank, Mail Code: 10-421-CN2, P.O. Box 12646, Reading, PA 19612-2646  
4958725 +Santander Bank Mastercard, P.O. Box 841002, Boston, MA 02284-1002  
4958726 +Santander Bank Visa, P.O. Box 841002, Boston, MA 02284-1002  
4971046 +Santander Bank, N.A., 601 Penn Street, 10-6438-FB7, Reading, PA 19601-3544  
4958727 Santander Bank, N.A., Mail Code 10-421-CN2, P.O. Box 12646, Reading, PA 19612-2646  
4958728 +Select Physical Therapy, 400 Technology Drive, Suite 240, Canonsburg, PA 15317-9575

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4958704 +E-mail/Text: ally@ebn.phinsolutions.com Oct 06 2017 18:50:21 Ally Auto, P.O. Box 380901, Minneapolis, MN 55438-0901  
4958720 E-mail/Text: electroniccbkydocs@nelnet.net Oct 06 2017 18:50:34 Nelnet, Claims, P.O. Box 82505, Lincoln, NE 68501-2505  
4959227 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Oct 06 2017 18:59:37 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
4958721 +E-mail/Text: schesek@pinnaclehealth.org Oct 06 2017 18:50:27 Pinnacle Health Hospital, P.O. Box 2353, Harrisburg, PA 17105-2353  
4958729 E-mail/PDF: gecsedri@recoverycorp.com Oct 06 2017 18:53:59 Synchrony Bank, AEO, Inc., P.O. Box 965004, Orlando, FL 32896-5004  
4958731 E-mail/PDF: gecsedri@recoverycorp.com Oct 06 2017 18:54:11 Synchrony Bank, Carecredit, P.O. Box 965033, Orlando, FL 32896-5033  
4958730 E-mail/PDF: gecsedri@recoverycorp.com Oct 06 2017 18:53:48 Synchrony Bank, Amazon.com, P.O. Box 965013, Orlando, FL 32896-5013

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 08, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 5, 2017 at the address(es) listed below:

Anthony Todd McBeth on behalf of Joint Debtor Margaretha H. Zwahlen atmlaw1@verizon.net  
Anthony Todd McBeth on behalf of Debtor Rolf E. Zwahlen atmlaw1@verizon.net  
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmllawgroup.com  
Leon P. Haller (Trustee) lhaller@pkh.com, lrynard@pkh.com;lhaller@ecf.epiqsystems.com  
Thomas A. Capehart on behalf of Creditor Santander Bank, N.A. c/o Thomas A. Capehart, Esquire jkacsur@grossmcginley.com, ehutchinson@grossmcginley.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE: : CHAPTER 7  
: :  
ROLF E. ZWAHLEN and : CASE NO. 1:17-bk-03426-HWV  
MARGARETHA H. ZWAHLEN, :  
: :  
Debtors :  
: :  
ANDREW R. VARA :  
ACTING UNITED STATES TRUSTEE, :  
: :  
Movant :  
: :  
vs. :  
: :  
ROLF E. ZWAHLEN and :  
MARGARETHA H. ZWAHLEN, :  
: :  
Respondents :  
:

**STATEMENT AND NOTICE OF PRESUMED ABUSE**

As required by 11 U.S.C. § 704(b)(1)(A), the United States Trustee has reviewed the materials filed by the Debtors. Having considered these materials in reference to the criteria set forth in 11 U.S.C. § 707(b)(2)(A), and pursuant to 11 U.S.C. § 704(b)(2), the United States Trustee has determined that: (1) the Debtors' case should be presumed to be an abuse under 11 U.S.C. § 707(b); and (2) the product of the Debtors' current monthly income, multiplied by 12, is not less than the requirements specified in 11 U.S.C. §§ 704(b)(2)(A) or (B).

As required by 11 U.S.C. § 704(b)(2) the United States Trustee shall, not later than 30 days after the date of the filing of this Statement, either file a motion to dismiss or convert under 11 U.S.C. § 707(b) or file a statement setting forth the reasons the United States Trustee does not consider such a motion to be appropriate. Debtors may rebut the presumption of abuse only if special circumstances can be demonstrated as set forth in 11 U.S.C. § 707(b)(2)(B).

Respectfully submitted,

ANDREW R. VARA  
ACTING UNITED STATES TRUSTEE

Anne K. Fiorenza  
Assistant United States Trustee

By: /s/ Gregory B. Schiller  
Gregory B. Schiller, Esq.  
Trial Attorney  
United States Department of Justice  
Office of the United States Trustee  
Middle District of Pennsylvania  
228 Walnut Street, Suite 1190  
Harrisburg, PA 17101  
Tel. (717) 221-4515  
Fax (717) 221-4554  
Email: [Gregory.B.Schiller@usdoj.gov](mailto:Gregory.B.Schiller@usdoj.gov)

Dated: October 5, 2017